



MERRIMACK COUNTY SAVINGS BANK

Merrimack County Savings Bank Consumer Real Estate Application

This application is being submitted to obtain credit for (choose one):

Home Equity Line (Revolving Line of Credit)

Fixed Rate Home Equity Loan

Mobile Home in Park

Loan Amount Requested _____ Term _____ Rate _____

Loan Purpose Purchase Refinance
 Home Improvement Other: Specify _____

Collateral Description/Property Address _____ Property Value _____

Real Estate Details:

Occupancy Type Primary Residence Secondary Residence Investment Property

Construction Method Site Built Manufactured Housing

Property Type Manufactured Home and Land Manufactured Home and not land Not Applicable

Land property Interest Direct Ownership Indirect ownership Paid Leasehold Unpaid Leasehold Not Applicable

Number of Units Multifamily Affordable units

Borrower's Name:

DOB Social Security #
 Phone # 2nd Phone #

Email:

Address:

Mailing Address

Name and Address of Employer Self Employed

Yrs. on this job
 Yrs. Employed in this profession

Co-Borrower Name:

DOB Social Security #
 Phone # 2nd Phone #

Email:

Address:

Mailing Address

Name and Address of Employer Self Employed

Yrs. on this job
 Yrs. Employed in this profession

Position/Title/Type of Business

Business Phone (incl. area code)

Position/Title/Type of Business

Business Phone (incl. area code)

Gross Monthly Income	MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION				This property (if applicable)	
	Borrower	Co-Borrower	Total	Housing Expense	Current	
Base Empl. Income	\$	\$	\$	Rent	\$	\$
Overtime/ Bonuses	\$	\$	\$	First Mortgage (P&I)	\$	\$
Commissions	\$	\$	\$	Hazard Insurance	\$	\$
Dividends/Interest	\$	\$	\$	Real Estate Taxes	\$	\$
Net Rental Income	\$	\$	\$	Mortgage Insurance	\$	\$
Other **	\$	\$	\$	Homeowner's Assn. Dues	\$	\$
Total				Total	\$	\$

Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race."

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

Ethnicity: – *Check one or more*

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*

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- Not Hispanic or Latino
- I do not wish to provide this information

Race: – *Check one or more*

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

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- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*

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- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – *Print race, for example, Fijian, Tongan, and so on:*

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- White
- I do not wish to provide this information

Sex:

- Female
- Male
- I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the applicant collected on the basis of visual observation or surname?

- Yes
- No

Co-Applicant:

Ethnicity: – *Check one or more*

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*

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- Not Hispanic or Latino
- I do not wish to provide this information

Race: – *Check one or more*

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

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- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*

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- White
- I do not wish to provide this information

Sex:

- Female
- Male
- I do not wish to provide this information

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No